

Exhibit B

Janice R. Pearce
6 Limehouse Street
Charleston, SC 29401
May 19, 2022

The Honorable Margaret B. Seymour
Senior United States District Judge
P. O. Box 835
Charleston, SC 29402

Re: Karl H. Zerbst, Cr. 2:21-600

Dear Judge Seymour:

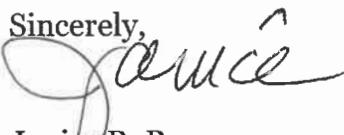
I am writing this letter at the request of my friend, Karl Zerbst, who is to appear before you for sentencing on June 14 at 11 a.m. I would have appeared in person, but I will be out of the country on vacation then.

I have known Karl for many years, primarily through our church connection. We are both members of St. Matthew's Lutheran Church. I would like to tell you a few things Karl does as a volunteer for our church. He is a member of our Tuesday Men's Work Crew, a group of retired men who volunteer and perform numerous jobs in our church and the other buildings on our campus, saving our church considerable costs for repairs. Also, St. Matthew's is a sponsor for several Afghan refugees, whom we call our neighbors, who came to the Charleston area in January after having to leave Afghanistan last summer when the Taliban took over. Karl and I have taken these men back and forth from their home to their jobs as well as taken them to the bank, grocery store, and other places. These men speak very little English – several of them speak no English – but somehow Karl manages to make these men feel very welcome. He is a good example of Christian stewardship in action.

While I know very little of the charges against him, I know you will give Karl every consideration at his sentencing. I told him he could not have a better judge handling his case.

I miss my friends at the Courthouse and think often of the wonderful relationship you and Judge Blatt had. I miss him every day.

With warm regards to you, I am

Sincerely,

Janice R. Pearce

May 2, 2022

The Honorable Margaret B. Seymour
United States District Court
85 Broad Street
Charleston, SC 29401

Re: Karl Zerbst

Dear Judge Seymour,

My name is Lunelle Allen, mother of Karl Zerbst. I am 90 years old, 44 of those years I spent as a registered nurse first with Columbia Hospital, then Roper Hospital and Westvaco Corporation here in Charleston. From an early age I always had a desire in helping others. So, the nursing profession served me well. I moved to Charleston soon after completing nursing school in 1955, fell in love and was married at St. Matthews Lutheran Church. St. Matthews continues to be my safe place. I raised two sons while navigating a working career and as a mom, always promoted to both sons do what's right, always help others and be kind.

My eldest son, Karl, adopted these 3 principles more than most kids and each time I saw his willingness to help others it nourished my heart. Although Karl's willingness to help others started early it seems it will also be his legacy. It is why he, when asked, to be part of the veteran program he got involved. He wanted to help those veterans that in some cases could not help themselves. He told me countless times about how it did his heart good by helping the veterans and in many cases their surviving spouses.

Karl made a mistake in letting his emotions, to help others, get in the way of adhering to the program. It is an imperfection on his behalf, his character, and the man he has grown to be. I know this not just from a mother's perspective but what people have said to me about him over the many years and the discipline he has always displayed. It was a mistake of the heart.

After my husband died in March 2020, Karl immediately stepped up as he always has. This time it was for his mother. He is, today, my caretaker. He is my rock. He gives me the emotional support, financial guidance, and the will to live my remaining days. He keeps me focused. I am stubborn, so I still live alone, but Karl sees me 3 times a week. He takes me wherever I need to go as my driving has become a real talking point in the family. He drives from Mt. Pleasant to West Ashley, and he doesn't think twice in doing so. He and his wife, Tami are in Church with me each Sunday. He tells me he cannot let me sit in Church by myself.

Your honor, if God has blessed you as a mother, then you know where my heart is in this letter. I do not know God's timeline for me, but I do know that my time is short. I need Karl with me for what days I have left. I ask your consideration to allow my son to continue as my rock. His gift, is helping people, allow him to also continue to help those in need.

With Warm Regards,



Lunelle S. Allen
104 B Ashley Villa Circle
Charleston SC 29414
843-729-4628

November 6, 2021

The Honorable Margaret B. Seymour
United States District Judge
85 Broad Street
Charleston, SC 29401

Re: Karl Zerbst

Dear Judge,

We write to you today on behalf of our dad, Karl Zerbst, as his two daughters, Lauren Zerbst von Lehe and Taylor Zerbst McLemore. To capture the ways in which our dad has been an outstanding father in a short letter does not do him justice. Out of respect for your time, we will summarize our dad in three areas: quality time, lessons taught, and his continued presence in our adult lives.

As children, we were involved in various extracurricular activities. These included soccer, volleyball, cheerleading, choir practice, extra help after school, tournaments, etc. Our memories of these events include my dad going beyond the task of “driving” us, to having premade water bottles for each friend, healthy snacks chopped and ready, motivational talks on the way to the games, encouraging remarks following the events, attending and being present for all. He made quality time count in every chance he could. These details may seem routine, or lack in detail the impact it had on us; however, it made a lasting imprint on us, as well as our lifelong friends. When we told our closest friends of the recent charges against our dad, the immediate response was offering to be character witnesses to the Karl (or Mr. Z) they knew. The dad who was present, when many of their dads were not. The one who was never late, always early. The dad who encouraged them when their parents were not able to be there. These childhood friends were in our weddings and are present in our lives today. He remains known as a man of character, honesty, hard work, and devotion. The commitment to being an outstanding father carries through to today. Our dad has helped shape our closest friends as he has shaped us, in the small and potentially unnoticed moments of quality time.

One of the many “lessons taught” that first comes to mind is: “bring value”. The amount of times that phrase has been used by our dad to guide us through life events is many. Our dad has taught us lessons in countless ways. These include cut outs of newspaper articles, magazines, and copies from books. focused on nutrition, 401Ks, devotionals, marriage advice, planning for retirement, women in business, etc. While in our teenage years we may have secretly rolled our eyes, as adults, it has never been more appreciated. Our husbands both understood the father-in-law they had when we all attended the Dave Ramsey Financial Peace six-week course event as a family. Our dad has guided our husbands through decisions in young adulthood, supported us in marriage and taught us ways to bring value to one another.

Lastly, our dad continues to fulfill the title “father” in all possible areas. We are eternally grateful God granted us with him. He has recently taken on a new role as grandfather, or “PaPa K”. John Brooks von Lehe, 8-months-old, does not yet know just how lucky he is to call Karl Zerbst his grandfather, but he will. It has been a privilege to see him eagerly taking on this new role with just as much energy and commitment to his grandson as he has shown his two daughters all our lives. He remains committed to family, values, quality time and going above and beyond to anyone who needs him. His presence in our

lives is important and necessary. We continue to look to him for guidance, trust, stability, support, and love.

Your honor, thank you for taking the time to read this letter about our dad. We respectfully ask you to see the man we know. The one we get to call dad. We ask you to please consider him in your sentencing and the immense presence his has in the lives of all who know him, specifically ours.

Very respectfully,



Lauren Zerbst von Lehe
842 Law Lane
Mount Pleasant, SC 29464
843-670-3730



Taylor Zerbst McLemore
2115 Prasidio Drive
Mount Pleasant, SC 29466
843-714-5448

Dear Judge Seymour:

My husband made a mistake. I'm mad. I'm disappointed. And I'm afraid. But I know he's a good person and my love for him is not affected by this. I know his heart was in the right place and he had the right goal, and his drive was to help veterans, especially widows. But, in the process, he made a terrible mistake for which he is deeply, deeply sorry.

I fell in love with Karl back in 2010. As I entered a new life after being married 26 years, I ran into an old acquaintance, a friend of a friend, Karl Zerbst. I started to ask around about him as I was terrified to start dating. I was told over and over he was a good guy. No one said he was funny, nice, handsome or all the things people say to describe someone. Everyone said Karl is a good guy. And he was. He is. He had values, goals, and a willingness to be nice and serve. We had the same values and goals but the unique part of him was his true nice spirit, sensitive side, and willingness to serve. Small things like go out of his way to speak to someone, go out of his way to the other side of town to drop off something needed. Stay longer, go earlier, volunteer to help. Volunteer even when He did not really have the time. Volunteer to help people personally and professionally. It would drive me crazy sometimes that he spent so much time helping others, but he would say it is the right thing to do. I could list a lot of other things but what stands out is he will, to this day, always go the extra mile, he will always share time, energy, experience and does not have a mean bone in his body. And for all these things I know that's why he wanted to help Veterans.

When Karl started the Veterans program, I was surprised at how much time it took to do each separate project. Karl spent a lot of time away from me, our family, our jobs. I was amazed that he would spend time driving to the same house 3-4-5 times just to get paperwork, talk to an adult child, sit with a surviving spouse at the VA Center and in their home. He spent an enormous amount of time driving to places I never heard of, places GPS did not pick up. I know it's not a justification for Karl's mistake, but I saw first-hand the enormous amount of time and energy he put into this program. Karl spoke of the Veterans often. He would talk about their homes, families and how so many of them desperately needed help. Their needs drove his passion. I met several of the Veterans and then I understood. In Karl's interactions with the Veterans, I could see how important it was for him to help them, it's who he is. He is a helper. He is a giver. His spirit is kind, and he was committed. He was determined to help them. He made them feel noticed, heard, appreciated and they were grateful. Not just grateful for the work but grateful for the time and being noticed. Someone finally took the time with them.

In December 2019, I almost lost Karl to a spastic angina attack. He had been in great pain for months, on and off. We had been to several doctors, but no one seemed to understand the issue and thought it was heartburn. On that Sunday before Christmas, I left the room for a few minutes and came back to find him totally unresponsive, gray, no breath. I called 911 and worked CPR. Thank God he came back to me. It was terrifying. I almost lost the better part of me. His most recent attack was in August 2021. It is still a constant concern for us, and Karl has to carry nitroglycerin with him at all times because these attacks can occur at any time, unexpectedly.

I am not the only family member that needs Karl. Karl has been busy being Papa K. His daughter Lauren and Chris vonLehe, a young working couple depend on Karl for childcare 2 days a week. If another grandparent is sick Karl is who they depend on to step up and handle it. We are a blended family that has grown to depend on each other, and he is the one that makes this grandchild a top priority.

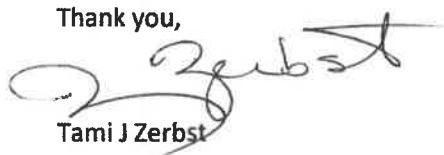
Karl's mother is 90 years old and a surviving spouse. Although she is living alone and does well, he is the main caregiver, errand runner, financial advisor and her everything. He calls her every day. He visits multiple times a week. She would be crushed without him.

Karl made a mistake, but he is a good and kind man. He has been seriously wounded by having to tell our 4 children of his mistake. He has worked years on building his reputation and credibility, and has been devastated by this uncharacteristic lapse in judgment which has damaged both. The pain and embarrassment of these proceedings has weighed on him heavily, his remorse is heart-felt, and his commitment to rehabilitate himself is earnest.

It is such a gift to find someone later in life. I almost lost him once and I would respectfully urge you to please not take him away from me. I need him to be with me, our family, our grandchild needs him to be here with us. We will be the ones to suffer in his absence. Our community needs him here. He has a lot to continue to offer our community and family. He cannot offer all these amazing attributes if he is in jail. His family and friends will be there to support him throughout this process.

I do hope and pray that when you sentence him you can see all the good in Karl, and not just the mistake that he made. He played such a prominent role in raising his two daughters (one with a learning disability) with love, affection and devotion. He has a long history as a selfless volunteer in numerous charitable, community and religious organizations. He has dutifully served his country with 22 years in the military, and placed his life at risk in the Gulf War. He has accepted responsibility for his actions, paid full restitution, is truly remorseful and will never put himself in this position again. I guarantee that. As a wife, mother and grandmother, I most humbly ask you to sentence Karl to home confinement.

Thank you,



Tami J Zerbst

Wife

September 21, 2021

The Honorable Margaret B. Seymour
United States District Judge
85 Broad Street
Charleston, SC 29401

Dear Judge Seymour,

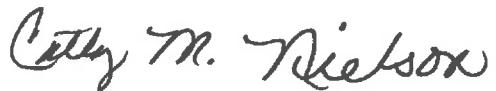
My name is Cathy Nielson and I am the ex-wife of Karl H. Zerbst, Jr. I am writing this letter because I respect that Karl has pleaded guilty to a charge. This does not surprise me. He was raised principally by his mother who remains a strong disciplinarian; even at 90 years of age. Nelle Allen, my ex-mother-in-law, who I see every Sunday at Church taught her two sons that if you make a mistake, you own it. Period. She was tough on them, but it helped to create the man Karl would grow up to become. I was proud to marry him, be a member of a strong family unit. Today, my husband and I have a friendship with Tami, Karl's wife, who I adore, as we attend the same Church. I would like to portray a bigger picture of him as a person that goes well beyond his mistake. We were married for seven years, and he is the father of our two daughters Lauren Z. von Lehe and Taylor Z. McLemore. He is also the grandfather to John Brooks von Lehe who is eight months old.

Karl graduated from The Citadel and then completed his master's degree there also. He retired from the Army Reserves as a Lt. Colonel. From the time Lauren and Taylor were born Karl stepped right up to fatherhood and has always put them first. Although Karl and I had our differences, it never stopped Karl from being the wonderful father that he was and remains. Karl has always worked very hard to provide for his daughters and he is a man of integrity and hard work. I can remember on many occasions Karl would bring a bank meeting to closure so he would not be late in picking his daughters up from kindergarten or elementary school. This may not be significant to some, but Karl excelled through the ranks of the banking industry because of his hard work ethic and required his time well beyond banking hours. But people knew his commitment to our children. He never was late in picking up his daughters. Never. My job was restrictive and did not allow me to leave work early. Karl always does what is needed when it is needed. It is who he is.

As our daughters grew up Karl guided them by encouraging education, sports, and a strong work ethic. While Karl has always supported them financially, he has been careful not to enable them by showing them a sense of work ethic which has no substitute. He provided their education from private school starting with Linda O'Quinn and with Lauren attending Mason Prep and graduating from Bishop England. Karl sacrificed so many things because our youngest daughter, Taylor, was diagnosed with a learning disability at a very young age. She attended Trident Academy beginning with the 2nd grade thru 12th grade. With the specialized curriculum environment, comes a high cost each year in tuition. Tuition for Taylor's first year was approximately \$14,000.00 and increased each year for 11 consecutive years. Karl paid for this himself, not from me, his parents or anyone else. He never complained, he did what he had to do for our daughters.

He has made many contributions to this community; his resume is full of donated time. His belief in the Lord is also very consistent with the man. When we married, I joined his Church, St. Matthews Lutheran located on King Street. The Zerbst family has a long history, many generations, as members. Karl was baptized, was an acolyte, taught Sunday School, membered every Ministry Board and served on Church Council at St Matthews.

In closing, I would like to request your consideration in determining his sentence. Thank you for your time your honor. I am available to confirm the facts in this letter as necessary.



Cathy Nielson
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Certified Mediator

Derk Van Raalte
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October 21, 2021

The Honorable Margaret B. Seymour
United States District Judge
85 Broad Street
Charleston, SC 29401

Re: Karl Zerbst

Dear Judge Seymour:

I am writing on behalf of my lifetime friend, Karl Zerbst, who will soon be appearing before you for sentencing. Although I have appeared in Federal Court for over 30 years on behalf of the Government and defendants, I have never written a letter of support or appeared in a personal capacity.

I grew up with Karl. We went to High School together, played sports together and were best friends. I was welcomed by his parents as one of their own children and he was welcomed by mine as the same. We double – dated, shared good and bad times and were like brothers. After college, we remained close. I was in his wedding and he was in mine. We watched each other raise a family and helped each other make our way through our respective professions.

Karl went through difficult divorce in his first marriage. He sought and was awarded custody of his two young daughters. As a single father, Karl did an amazing job of raising his girls. He balanced a career with traveling for volleyball and sports with them. He made sure their needs came first. The two girls, now successful women are Karl's proudest accomplishment.

Karl has given his time to community organizations. He was active in his church and other service groups. We served together on the Salvation Army Board of Directors and Karl served as its president.

I know Karl very, very well. Karl is a compassionate, caring and trustworthy person and his character and accomplishments in life, make this tragic mistake so hard to understand. I have personally discussed this matter with Karl and he fully

accepts responsibility for his actions. He is remorseful and painfully aware of the wrong he has committed.

Pleading guilty and accepting responsibility for a felony, at this point in his life, is a crushing blow to an otherwise exemplary life. The embarrassment and pain associated with his offense will always be with him.

I know the Court has some discretion in sentencing Karl. Please consider Karl's lifetime contributions to his community and family and his acceptance of responsibility in this matter.

Sincerely

Brady Hair

October 4, 2021

Connie L. Best, Ph.D.

Professor Emerita

Retired, Medical University of South Carolina
S.C. Licensed Clinical Psychologist #341 (Current)
872 Detyens Road
Mt. Pleasant, S.C. 29464
(843) 345-3534

The Honorable Margaret B. Seymour
United States District Judge
85 Broad Street
Charleston, SC 29401

Your Honor,

Thank you for the opportunity to provide this letter of support for **Karl H. Zerbst**. I am writing this letter as a private citizen and not representing any institution or agency. Karl is my cousin as our mothers were sisters. I am nine years his senior, so I have literally known Karl for his entire life. I have always had a great deal of respect and admiration for him from his childhood to the present time.

By way of examples, Karl was 10 years old when his parents divorced. His mother became a working single mom who rotated shifts as a nurse. For approximately the next 2-3 years Karl and his younger brother would stay at my parent's house either for his mother's evening or overnight shifts. Karl handled this situation with incredible maturity for his age continuing to make good grades, participating in sports, but most notably taking excellent care of his younger brother. When his mother re-married 3 years later, Karl established and maintained a strong bond with his step-father until his death in 2020.

As his cousin, I had the opportunity to observe Karl as he finished high school, attended and excelled at the Citadel for college, and began his business career. When he became a father to two daughters, I was incredibly impressed with his parenting skills. In fact, when his marriage ended in divorce Karl was not only awarded joint custody, but he was also named as the primary caregiver. In this past year, I have seen Karl in a new role; that of a grandfather to a new grandson. Just as with his two daughters, Karl is a "hands

on" grandparent keeping his grandson two days a week so his daughter could return to work as a speech therapist for young children.

Throughout his business career and while raising two daughters who have become fine young women, Karl was always involved in civic, church, and community organizations. In fact, I have never met anyone who has actively participated in as many such organizations over as many years than he has. In addition, Karl was a citizen-soldier serving in the U.S. Army Reserves for more than 20 years. I have the upmost respect for him in that he volunteered and deployed to the Persian Gulf during Desert Storm. He honorably retired at the rank of Lt. Colonel. It is due to his demonstrated long-term commitment to both civilian and military communities that Karl has always had, and continues to have, an overwhelming base of support.

While there are many examples of his acts of caring, compassion, and love, Karl's relationship with his 90-year-old mother is such an example. Karl has always had a close relationship with her, but since his step-father passed away in March 2020, Karl has gone across town to see his mother 2-3 times every week without fail. He maintains her car, assists with finances and bank statements, runs errands, and more importantly provides emotional support to his mother following her loss of her husband of 47 years.

In conclusion, Karl knows that he has done wrong and is extremely remorseful. He has expressed his remorse to me and having known him for his whole life I truly believe he is being sincere. While I am writing only as a family member, I trust that it would also be fair to say that my appraisal of Karl's character, history, and potential has been informed by my nearly 40 year career in clinical psychology. I am very confident that Karl will lead a law-abiding life in the future. He also has a large and caring support system to aid him. Your Honor, therefore, I would very respectfully request leniency and compassion in his sentencing.

Very respectfully,

Connie L. Best, Ph.D.
Connie L. Best, Ph.D.



Duggan Wynn Law Firm, LLC

Attorneys and Counselors at Law

September 23, 2021

The Honorable Margaret B. Seymour
United States District Judge
85 Broad Street
Charleston, SC 29401

Re: Karl Zerbst

Dear Judge Seymour,

My name is James Duggan. I am a former Associate Probate Judge for Charleston County and have been a member of the SC Bar in good standing for 32 years. I have known Karl Zerbst since 1989 because we both belonged to the same Rotary Club. We were in the same Rotary Club together for approximately 19 years, were officers or on the Board and participated regularly on our annual charity events for the Rotary Club. He gave of his time freely in helping with and promoting our Club's charity events. His time in our club was interrupted when he served in the military in the first Gulf War. I also know Karl through our professional relationships as he helped several clients of mine over the years as a banker. At some point during our friendship, he and several of his family members became estate planning clients of mine. For example, I represent his mother and his late stepfather. We are both Citadel alumni as well and have shared times through that too. In addition, we share an interest in real estate investing and have invested in different things together over the years.

Through these multiple facets of our relationship, I can honestly say that I have seen Karl when he was in hard, tough situations. His upstanding character always shined through. He always advocated for what was fair, honest, and right. He was kind, charitable, honest, and fair when no one was looking, and when he did not have to be. I know his good character from my long, personal experience with him. I know he is active in his church, and I have frequently prayed with him.

When I have done estate planning for his family and friends, Karl would always volunteer his time to be with those family and friends through that process. He knew that process can often be complicated and intimidating. He wanted it to be easier and simpler for them by him being involved. I do a lot of estate planning, and rarely do I see other family or friends take the time to help in those situations. I personally got to see him spend a lot of time with his elderly mom and his long-time stepfather.

Not all of our real estate dealings went as expected through the turns of the economic times. In one particular incident, we were negotiating with the other side. We had all of the bargaining power on our side because the other side had made poor business decisions. Instead of cutting out the other side when he could, he offered to include them in the deal. They went from getting nothing to being a part of the bigger deal. That deal did go forward, and those other parties did profit well from Karl offering for them to participate. He did not have to do that. It is just an example of his kindness and generosity when he did not have to be kind and generous.

Karl has acknowledged to me his wrongdoing in this federal loan process for low-income veterans. He told me that he is making 100% restitution of all fees he received. Even though he acknowledged breaking the law, I do believe he was motivated by knowing that he was helping low-income veterans. Karl is a veteran himself.

As an attorney I understand the complexity of the law. I know that Karl has plead guilty of his wrongdoing to take responsibility for his actions. Pleading guilty is consistent with the confidence that I have in his character- and I continue to have confidence in Karl and his character. I truly believe Karl will come through this having learned important lessons and will better his character through this hard process. I continue to believe in the Karl that I have known for so long. Your honor, in all humbleness, I ask that you be lenient in your sentencing of Karl. I am certain that time will show that you will not regret doing so.

Sincerely,



J. James Duggan
1460 Patterson Avenue
Charleston, SC 29412

October 27, 2021

The Honorable Margret B Seymour

United States District Judge

85 Broad St.

Charleston, S.C. 29401

In reference to Mr. Karl Zerbst

Dear Judge Seymour,

My relationship with Mr. Zerbst started over 30 years ago as one of my bankers. I have observed Karl's business character and he has always been professional in all our business dealings. As we continued to connect over the years, I witnessed his involvement in his faith and a spiritual journey. We participated together in a spiritual leadership program that is a statewide organization called "Via De Cristo" for several years, where Karl invited and mentored men. I found Karl to be genuine in his actions and beliefs.

I started a non-profit a couple of years ago, to help educate children on how to identify and manage their emotions and learn how to make healthy decisions. Karl wanted to get involved and was invited to serve on the board of our organization, Social Emotional Learning Alliance for S.C. This curriculum includes being responsible for your decisions and there are consequences for your actions. Our education system, through research has shown that excessive punishment can do more harm than good. Karl's reputation has already been damaged through the news media.

I understand Karl made a mistake and there are consequences. We all make mistakes, I certainly have made my share. I hope you will consider the good deeds that Karl is capable of giving our community and consider leniency in his case.

Respectfully,



Albert V. Esteem, Founder

Social Emotional Learning Alliance for S.C.



Location: 7176 Bryhawke Circle
North Charleston, SC 29418
Phone: (843) 225-4324
Mailing Address: PO Box 40655
North Charleston, SC 29423
www.northpalm.org

December 15, 2021

The Honorable Margaret Seymour
United States District Judge
85 Broad Street
Charleston, SC 29401

Dear Judge,

I am Reverend Patricia Estes with North Palm Church. My husband, Mark and I serve as senior pastors of a diverse and growing community of believers in North Charleston, South Carolina. I have been asked to write a letter of character reference for Karl Zerbst which I gladly accepted the opportunity.

We are not long-term colleagues or friends. We are, however, recipients of Karl's deep passion to help those in need. A little over a decade ago, the financial earth shook and many of our parishioners, both white and blue collar, took a devastating blow. Many lost jobs, retirement funds, homes and this also put the church in a financial difficulty. We weathered the storm but not unscathed. Our note was up on the property, and we needed assistance because we were not in the same financial position we had been in before. A business acquaintance put us in touch with a fellow believer and financial expert, Karl Zerbst, to give us direction. We were not an easy case, but Karl coached us, walked beside us, and helped to restore us to a better position we were in before. Karl has assisted North Palm Community Church in many ways that I would like to share. On two separate occasions, Karl loaned the Church personal funds. First in 2014, when current lender wanted a large pay down. And then again in 2019 to fund a \$2,000,000 expansion to construct a new Church building. The construction of such endeavor needed someone that had both the desire and ability to assist the Church. Karl rose to the occasion. Karl put his personal funds in both loans. With this beautiful new building, North Palm is in position to extend its ministries to not only to its members but to the community at large with several after school programs, adult counseling, youth tutoring, and among many other programs, financial assistance, and training for marginalized members of our community. Karl then worked with two Church lenders that provided long term financing which positioned the Church in a very favorable financial position, not only now but for our future. Then after the construction was complete and financing in place, he made a \$88,000 donation thru one of his partnerships to the Church. Needless to say, North Palm Community Church would not be where it is today without the efforts of Karl Zerbst for the past 7 years in working with us.

It is without debate that Karl has admitted to a decision and action that places him at the mercy of the court. We are lovers of the law and abide and respect the law. We lead hundreds of people to respect the law. We are also advocates of grace and mercy when it is possible. I ask that you consider your ability to grant mercy in this situation. Your position is not an easy one as you are tasked to make decisions and apply codes that change the trajectory of lives. However, as one who has worked with the system to help people receive second chances even when they were due a different judgement, I am asking for the same consideration in this case. Not because Karl is innocent of any wrongdoing, but because of his desire to make it whole and not take the time of the court to drag the case out. I am asking for your leniency in the matter.

Sincere regards,



Reverend Patricia Estes
8507 Marsh Overlook
North Charleston, S.C. 29420
843-270-5658

 **TRIDENT ACADEMY**
Where Bright Minds Find Bright Futures

December 1, 2021

The Honorable Margaret B. Seymour
United States District Judge
85 Broad Street
Charleston, SC 20401

Re: Karl Zerbst

Dear Judge Seymour,

I write to you today in regards to Karl Zerbst. I met Karl and Cathy Nielson, Karl's ex-wife, in 2005 when they were walking through the admissions process at Trident Academy. Their daughter, Taylor, was struggling in school and they were seeking our help. Taylor wound up graduating from Trident Academy in 2012. Throughout that time Karl was an advocate for Taylor. He wanted her to have as many "normal" experiences as possible. Trident is a very small school so we do not have all the bells and whistles that larger schools possess.

However, Taylor participated in many after-school activities including volleyball, cheerleading, track, and others. I cannot remember a time when Karl was not able to attend Taylor's games and/or meets.

As a school administrator, I can empathize with your process for meting out justice. While my experience is with students in K-12 grades, I don't think it is dissimilar to your experiences. We have rules that must be followed and there are consequences for breaking them. One thing I have learned over time is that each infraction has its own backstory. Sometimes it's cut and dried: a student steals something from another, the student goes home for the day. Other times there are extenuating circumstances. A student lashes out at a teacher; then we find that family issues are overwhelming him/her. While it is never acceptable to be disrespectful to a teacher, mercy can be extended when needed.

That is my ask of you. Karl Zerbst is an upstanding member of the Charleston community. He has accepted responsibility in this action by repaying the government all the money given to him for work performed. Karl is an honorable man who worked hard to help veterans and their families. By all accounts, he did just that.

Thank you for taking the time to read this letter. Thank you for your service to our country. I do not envy your task. If you have any questions of me, please do not hesitate to contact me.

Sincerely,



Betsy A. Fanning
Head of School
bfanning@tridentacademy.com

April 13, 2022

The Honorable Margaret Seymour
United States District Judge
85 Broad Street
Charleston, SC 29401

Dear Judge,

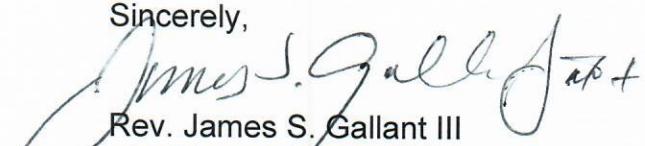
I am Reverend James Gallant Vicar with Saint Andrew's Mission Church in Charleston, S.C. I have known Karl Zerbst for 20 + years. I consider him a close friend and a true brother. He is a man that is close to God because of his faith and his actions in doing God's work. He is a giver.

Over the years we have had many conversations about life, community, faith, family, and most recently our declining health. He has been a constant reminder of how we must keep moving forward in our work to help those in need. Many times, we have needed each other in our personal journeys. It is what makes Karl unique.

I started a non-profit in 1999, GEM, Inc., to help kids around Charleston and across the U.S. deal with the issue of violence in their communities and schools. GEM also has a very healthy mentoring program for kids ages 8-13 years old. Karl has been a constant financial supporter to its causes. For many years when I needed financial support Karl was on the list to help. He always came thru. Just recently we had a desire to take our kids to North Carolina to see a basketball game. A wonderful time for kids to experience together. The cost was \$3,500.00. I called Karl and he assisted once again. I know Karl has helped many organizations, non-profits, and other fund-raising events in our community. GEM has certainly benefited which in turn our kids have benefited from his generosity.

Karl has told me of his mistake. I know he feels such remorse because he has told me. He has accepted responsibility. That too doesn't surprise me about Karl. I know Karl Zerbst and I know he has much more to do in walking in God's word. I also know the Court has discretion in Karl's sentencing. I ask you to consider all of Karl's many contributions and allow him to continue to help others.

Sincerely,


Rev. James S. Gallant III
115 Simons Street
Charleston, SC 29403
843-864-3636

4 October 2021

Vernon Paul Harrison DMD
Rear Admiral, U.S. Navy, Retired
872 Detyens Rd.
Mt. Pleasant, S.C. 29464
843.345.3531

The Honorable Margaret B. Seymour
United States District Judge
25 Broad Street
Charleston, S.C. 29401

Your Honor,

I have known Karl Zerbst for over thirty years. I first met him shortly before I married his cousin, Dr. Connie Best. Over those years I've observed Karl confidently solve complex family issues ranging from medical and aging problems of his mother, father, and step-father, to the deaths of loved ones. He has also deftly accomplished the raising and education of his two daughters to become productive citizens with families of their own.

As a citizen-soldier in the Army Reserve, he was not required to deploy during the 1st Iraq war (Desert Storm), but he volunteered to deploy and served with distinction performing arduous duties in the Persian Gulf with his Unit, the 1189th Brigade from June through November 1991.

My War was Vietnam. I served as an enlisted (E-5) corpsman with a U.S. Marine Battalion. In combat one learns quickly who you can trust and who not to trust. I would serve in combat with Karl Zerbst anytime and anyplace, because I trust him with my life. He has the honesty, integrity, and good judgement that we need for the safety of our country. Karl Zerbst is as solid as the Rock of Gibraltar.

Very respectfully,


Vernon Paul Harrison

W. Thomas McQueeney

1105 Mazzy Lane. Mount Pleasant, South Carolina 29464
(843) 297-5555

February 7, 2022

The Honorable Margaret B. Seymour
United States District Judge
83 Broad Street
Charleston, SC 29401

Dear Judge Seymour,

I have known Mr. Karl Zerbst for more than thirty years. In that time, he has demonstrated an acute awareness of his duty of service to the community and especially for those charities in need. I have personally called on Karl on multiple occasions as he has made helpful suggestions and introductions to others who could be significant supporters of defined causes.

Of note, Karl has volunteered many hours to assist the Medal of Honor Allstar Game and made introductions to potential large sponsors. He had also taken on an active role in the preparation and organization of the event. In his role he demonstrated a selfless sense of assistance and energy.

I have also noted his performance as regards the support of programs for advancement for our college, The Citadel. His involvement there has assisted cadets in the way of financial aid and academic prowess. He could be seen at many fundraising events, planning events, and especially there to support the athletic teams.

Karl's devotion to his family, especially his mother and his daughter Taylor, speaks well of his character. He persevered through trying medical times for both of them – especially during his commitment to the U.S. Army Reserve while on active duty in the Middle East. I have also been impressed by Karl's devotion to his daughter Lauren and his grandson, along with his exemplary relationship to his wife Tami. He has a solid church foundation, having served his Lutheran faith well since his childhood at the iconic St. Matthews Lutheran Church near Marion Square.

His charitable contributions are both significant and broad. He once served as the chairman of the Salvation Army and was appointed to serve on committees that were engaged in helping the homeless in the Charleston area. He demonstrated his affinity for that area of charity by working diligently for the Habitat for Humanity. The sheer listing of his engagements gives key insight to his selfless character. His thematic life's plan seems to be to help others whenever possible. These are virtues to be extolled.

Sincerely,


W. Thomas McQueeney



November 18, 2021

The Honorable Margaret B. Seymour
United States District Judge
85 Broad Street
Charleston, South Carolina 29401

Re: Karl Zerbst

Dear Judge Seymour,

My name is Michael Scarafale and I serve as President, CEO and General Counsel for Carolina One Real Estate. I, along with Will Jenkinson, the Broker in Charge for Carolina One New Homes, write this letter in support of Karl Zerbst.

While Mr. Jenkinson first knew Mr. Zerbst through mutual connections at the Citadel, they are both alumni, our paths crossed in a professional environment when Karl, building on his background in financial services, joined Carolina One Real Estate as an associate in 2012 with a focus on commercial listings and sales. Karl went on to get his CCIM, one of the most coveted credentials you can get as a commercial agent. In his capacity as a sales associate since he joined Carolina One, Karl has always focused first and foremost on the goals and needs of his client, not on the transaction or the commission to be earned. This has been evident in his willingness to help his fellow agents and in his cooperation with agents on the other side of his transactions. The core of our business is relationships and Karl understood, believes, and conducts himself in a way that makes those around him better.

Having been a member of the bar for 23 years and having spent a summer in Judge Norton's office after my second year of law school and a year clerking for The Honorable A. Victor Rawl in Circuit Court, I have had some modest, albeit tangential, first-hand experience with sentencing. Given that, I wanted to make clear that we certainly do not offer any excuse or justification for Karl's actions and know that, in his guilty plea, he has accepted responsibility for such.

We are writing only to offer the perspective of two individuals who have worked with, and continue to work with, Karl and know that one series of actions does not define either who he is or his character. We hope that, as you determine the appropriate sentence, our experience, perspective and both personal and professional support of Karl may add some light in your decision-making process.

Sincerely,

Two handwritten signatures. The top signature is in black ink and reads "Michael C. Scarafale". The bottom signature is in blue ink and reads "Will Jenkinson".

MARSHALL W. SIMON, JR.

November 22, 2021

The Honorable Margaret B. Seymour
United States District Judge
85 Broad Street
Charleston, SC 29401

Re: Karl Zerbst

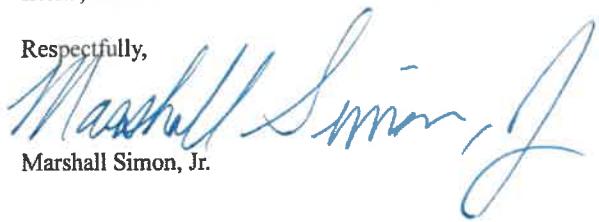
Your Honor,

I have known Karl Zerbst for over 20 years. It is a singular honor to call him my friend. I got to know Karl as my banker for Gwynn's of Mount Pleasant. He helped me through good times and difficult times with wise and friendly guidance, which is so unusual in a banker. We moved with Karl first to First Reliance Bank and then to Ameris Bank. When he left banking, he handled our property insurance needs, again with professionalism.

Karl has been a wonderful family man as well as a true friend. Having beautiful weddings for his two daughters, as well as helping them, and even his two step children acquire homes right here in Charleston. Karl is also very dedicated to Charleston where he was born and lived his entire life, being very active in the Citadel Alumni Association and his churches, St. Matthews Lutheran and Seacoast.

He is a man of faith, family, and community, and would be sorely missed. He has acknowledged the misconduct and reimbursed the injured party. Please find in your judgment leniency for my dear friend, Karl Zerbst.

Respectfully,



Marshall Simon, Jr.



916 HOUSTON NORTHCUT BLVD. • MT. PLEASANT, SC 29464
843-8GWNNS (849-9667) • MSIMON@GWNNS.COM

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Geoffrey M. Smith
Email: gsmith@smithcox.com
Writer's Extension: 104

October 27, 2021

The Honorable Margaret B. Seymour
United States District Court
85 Broad Street
Charleston, SC 29401

Re: Karl Zerbst

Dear Judge Seymour,

My name is Geoffrey Smith. I have been practicing real estate law in Charleston for thirty-two years and I am a proud member of the SC Bar.

I have known Karl Zerbst for close to thirty years. We first met when he was Blackbaud's banker and I was their attorney. Karl was able to get them financing when no one else in town was willing to take that risk. This certainly impressed me and proved that he would take the extra step and work harder to get his job done. This pattern has been replicated many, many times because he is always willing to take the extra step or give the extra effort needed to accomplish the task. None of this surprises me because this is just one example of how he cares about people.

Blackbaud was later solicited by every bank in town and they returned this loyalty because they trusted Karl and they knew he was a man of true character. This is one example of many which shows Karl's willingness to help people when no one else is willing to undertake the task.

In my three decades representing clients that needed help, I cannot think of another person who has helped people more than him. His genuine interest in helping comes naturally and he has blessed many people in his life. This theme is consistent with all he did on the veteran program. I closed every transaction and Karl helped so many people. We did the closings at the veteran's houses because they often did not have transportation or any ability to come to a closing. He went beyond the call of duty.

Both personally and professionally, he is genuine in his demeanor, never boastful, always humble. Financial success is secondary to him. He made a mistake and has taken full responsibility.

Your honor, I know his heart is hurting and I also know his wrongdoing is inconsistent with the man he is. I understand the complexity of laws and people making bad decisions. His mistake did not carry any ill intent and he truly wanted to and did help those in need.

Over the years, Karl and I have become close. I am a better person for knowing him and proud to call him my friend. In spite of his misstep, I respect him tremendously as do many others. We need more people like Karl Zerbst. I have been so proud watching him raise two daughters, serve our country, reach military retirement, stay close in his faith and still have time to help others. He is a rare breed.

Your honor, Karl still has many people to help. I ask in all humbleness that you be lenient in your sentencing decision because in addition to making restitution he continues and will continue to help others in need.

Yours truly,

SMITH COX & ASSOCIATES, LLP

Geoffrey M. Smith

GMS/cve

October 29, 2021

The Honorable Margaret B. Seymour
United States District Judge
85 Broad Street
Charleston, SC 29401

Re: Karl Zerbst

Dear Judge,

My husband, Guy, and I have known Karl for close to 40 years. He was Guy's banker and soon after became our friend. He obtained custody of his two daughters, Lauren and Taylor, after a divorce from their mother. He was involved in all of their school activities while working hard to give them a stable home. As a mother of two sons, I marveled at how wonderfully he managed raising the girls with discipline, respect, love and strong Christian values. They are both married now and his older daughter, recently presented Karl with his first grandchild. A boy! He and Tami are bursting with love and joy over this little gift.

Karl assisted Guy in all of his banking needs the entire time Karl was in the banking business. Guy always respected his attention to detail and willingness to help in any way and trusted him explicitly. Karl's wife, Tami, is also a strong person of character and together they are a loving couple and special friends.

I understand Karl is accepting responsibility for his actions, which is indicative of who he is, yet I want you to know his heart has always been for helping others and the origin of this situation was to assist veterans in need.

Thank you for taking the time to read this letter. I respectfully ask you to consider the overall picture of Karl's character and not let this mistake color his future. Please consider leniency to allow Karl to serve his community and family from home.

Sincerely,



Teresa Tarrant

Teresa Tarrant
Physical Therapist, retired from Roper St Francis Hospital
80 S Battery Street, Charleston, SC 29401
843-509-8037
teresatarrant@aol.com

October 18, 2021

The Honorable Margaret B. Seymour
United States District Judge
85 Broad Street
Charleston, SC 29401

Dear Judge,

I am a close friend of Karl Zerbst and it is my honor to write to you on his behalf. I have known Karl for 15 years and my husband and I consider him "family that you choose". My name is Kelli Wadsten.

I realize that sitting in your seat, it must be difficult to know all that there is to know about a person. I hope to try to paint a picture for you of who Karl is besides what you see on paper.

We met Karl through mutual friends and were instantly connected through our shared beliefs, faith and love for our families and fellow man. Karl is one of the best men that I have ever known. He is loyal, kind, hard working and is a caretaker for everyone that he meets. He genuinely loves people.

I am fascinated by people and love to observe them when they don't know you are looking. As I got to know and "watch" Karl, the thing that I noticed about him was that he walks his talk. He not only says the right things, but he does the right things.

We had so many conversations about raising his girls and it brings tears to my eyes now to think about the devotion and care that he provided for them. He is an encourager and a motivator, and he is the epitome of a Good Father.

When I met Karl, he was more than a single father....he was also their Primary Caregiver with his ex wife's blessing. She knew that it was in the best interest of their children at that time for them to be under his care.

Today, his daughters, Lauren and Taylor are both productive citizens, both are happily married and Lauren has a precious 8 month old son, who, Karl and Tami babysit twice a week so that Lauren can pursue her job as a Child Speech Therapist. I believe that the girls are "who" they are in part because of the influential role that Karl had in their lives.

Karl, and his wife, Tami, who is a dear friend also and someone that I have known for 25 years — a story for another day — introduced my daughter to her husband, have attended every birthday party and baptism for our Grandchildren, as well as spending special holidays together. They have even been our first call in an emergency. To be honest, they are the first call for many people. And that's because in this world, there are few people that you can really count on to be there for you. Karl and Tami are the exception.

When Karl explained what had happened and what to expect, our hearts were heavy and yet, the fact that he chose to plead guilty in this case is no surprise to us. His only desire now is to pay restitution, be humbled before the court and put this behind him....mostly for his family, who he is far more concerned about than himself.

Karl is an honorable, highly respected man, and a proud Veteran. I *truly* believe that when Karl walked into every single home, he did so believing in his heart that he was helping and providing a ministry of sorts to the men and women who have served our country proudly.

I humbly and respectfully ask you, Your Honor, that you consider the man as well as the deed in this case and be lenient in your decisions. Our world needs more Karl H. Zerbst, Jr's.

I am always available if I can be of any more service in this matter. Thank you, your honor, for your service to our community.

Respectfully,


Kelli K. Wadsten
1303 Turnberry Court
Myrtle Beach, SC 29575
843-450-6641
kkwadsten@aol.com

November 17, 2021

The Honorable Margaret B. Seymour
United States District Judge
85 Broad Street
Charleston, SC 29401

Dear Judge,

Being the defendant's younger brother, I have known him essentially all my life (56 years). One would think this disqualifies my letter on the basis of family bias, yet I can and will be objective regarding my brother. I fully respect the tough decisions you and other federal judges make every day as you balance judgment and punishment in representing the American taxpayer, myself included. My brother and I understand that there are rules and consequences because our parents raised us in a conservative home. I humbly ask that you consider leniency on the basis of two points. First, my brother is the caretaker of our 90-year-old mother who relies upon him a great deal. Secondly, I would ask that you consider his claim to make full restitution of all funds acquired during the commission of this crime. This demonstrates a willingness to own up to and pay for his wrongdoing.

Please feel free to contact me at your convenience.

Sincerely,



Chris A. Zerbst
1208 Eastwood Ave
Hanahan, SC 29410
(843-709-5479)
chrzerb@yahoo.com